

Title (en)

OPTIMIZATION AND PRIORITIZATION OF ACCOUNT DIRECTED DISTRIBUTIONS IN AN ASSET MANAGEMENT SYSTEM

Title (de)

OPTIMIERUNG UND PRIORISIERUNG KONTOGERICHTETER VERTEILUNGEN IN EINEM ANLAGENVERWALTUNGSSYSTEM

Title (fr)

OPTIMISATION ET CLASSEMENT PAR ORDRE DE PRIORITÉ DE DISTRIBUTIONS ORIENTÉES SUR LE COMPTE DANS UN SYSTÈME DE GESTION D'ACTIFS

Publication

**EP 4229584 A1 20230823 (EN)**

Application

**EP 21883677 A 20211019**

Priority

- US 202063093586 P 20201019
- US 2021055559 W 20211019

Abstract (en)

[origin: US2022122182A1] An asset management system is disclosed where a plurality of financial databases may connect with and be in communication with an asset management tool. The asset management tool is able to create an individual spending plan (scheduled distributions) and matching fixed income investment portfolio for a user based on inputted parameters with automatic distributions from the portfolio consistent with the individual spending plan occurring with a high degree of certainty. The asset management tool may communicate with the plurality of financial databases to put the individual spending plan and matching portfolio into action and is able to calculate and communicate an optimized surplus investment as a means of self-insuring so that the predefined schedule of distributions is met with the effective certainty one would expect from an insured/guaranteed income product.

IPC 8 full level

**G06Q 40/00** (2023.01)

CPC (source: EP US)

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KH MA MD TN

DOCDB simple family (publication)

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**US 202117505134 A 20211019**; CA 3195983 A 20211019; EP 21883677 A 20211019; US 2021055559 W 20211019;  
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